



Gibraltar BSN



Guaranteed 3D Plan Brochure

Affordable All In 1 Plan For Your Protection Needs

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What is Guaranteed 3D Plan?

Guaranteed 3D Plan is a Whole Life plan that provides you with Death, Total and Permanent Disability (TPD) and Critical Illness (CI) coverage.

Upon maturity of your policy, if no claim is made during the policy term, you will receive full payment of the Sum Assured or the total amount of premium you have paid (whichever is higher). This is an ideal plan that gives you protection when you need it, cash back when you don't at the end of the policy term!

Entry Age (Nearest Birthday)

Minimum: 2 weeks old

Maximum: 60 years old

Coverage Term

Up to age 88 years old

Minimum Sum Assured

RM50,000 and subject to a minimum annual premium of RM500

Guaranteed 3D Plan Coverage

Death Benefit

Upon death of the Life Assured, 100% of the Sum Assured or total Basic Premium Paid (whichever is higher) will be payable in one lump sum.

Total and Permanent Disability (TPD) Benefit

Upon TPD of the Life Assured, 100% of the Sum Assured or total Basic Premium Paid (whichever is higher) will be payable.



Critical Illness (CI) Benefit (Accelerated)



Upon diagnosis of any of the 45 CI stated in the CI Coverage table (except for Angioplasty and Other Invasive Treatments For Major Coronary Artery Disease), the Sum Assured or the total Basic Premium Paid (whichever is higher) will be payable.

CI Coverage

1	Stroke	24	Bacterial Meningitis
2	Heart Attack	25	Major Head Trauma
3	End Stage Kidney Failure	26	Chronic Aplastic Anaemia
4	Cancer	27	Motor Neuron Disease
5	Coronary Artery By-Pass Surgery	28	Parkinson's Disease
6	Other Serious Coronary Artery Disease	29	Alzheimer's Disease / Irreversible Organic Degenerative Brain Disorders
7	Angioplasty and Other Invasive Treatments For Major Coronary Artery Disease*	30	Muscular Dystrophy
8	End Stage Liver Failure	31	Surgery to Aorta
9	Fulminant Viral Hepatitis	32	Multiple Sclerosis
10	Coma	33	Primary Pulmonary Arterial Hypertension
11	Benign Brain Tumor	34	Medullary Cystic Disease
12	Occupationally Acquired Human Immunodeficiency Virus (HIV) Infection	35	Severe Cardiomyopathy
13	Blindness / Total Loss of Sight	36	Systemic Lupus Erythematosus with Lupus Nephritis
14	Deafness / Total Loss of Hearing	37	Apallic Syndrome
15	Major Burns	38	Chronic Relapsing Pancreatitis
16	HIV due to Blood Transfusion	39	Creutzfeldt – Jakob Disease (Mad Cow Disease)
17	End Stage Lung Disease	40	Elephantiasis
18	Encephalitis	41	Full Blown AIDS
19	Major Organ / Bone Marrow Transplant	42	Loss of Independent Existence
20	Loss Of Speech	43	Paralysis of Limbs
21	Brain Surgery	44	Poliomyelitis
22	Heart Valve Surgery	45	Progressive Scleroderma
23	Terminal Illness		

*Payment is limited to 10% of Sum Assured and a maximum of RM25,000.



Other Benefits



Maturity Benefit

Upon maturity of your policy, you will receive 100% of the Sum Assured net of any CI and TPD Benefit paid during the term of the policy or the total Basic Premium paid (whichever is higher).

Attachable Riders

You may widen the coverage by attaching the following riders to your policy:

Gibraltar BSN Medicare

This rider pays Hospitalisation Benefit equal to a fixed daily income during your admission into a hospital. It also pays Surgical Benefit in a fixed lump sum in accordance with the selected plan.

Gibraltar BSN Medic & Medic Plus

This is a Hospital & Surgical Rider with option for you to choose from Cashless Hospital Admission (Medic Plus) or Pay & File Admission (Medic).

Gibraltar BSN <Medical Rider> Coins Waiver

This is a co-insurance waiver for you to enjoy full coverage offered by your Medical Rider.

Gibraltar BSN PA

This Accidental Rider that gives you added coverage for Death or injuries resulting from an accident.

Gibraltar BSN Protector

Enhance your protection on Death and TPD.

Gibraltar BSN Protector Enhanced

Widen your protection on Death, TPD and 45 CI.

Gibraltar BSN Payor Enhanced (Premium Waiver)

Premium of the basic plan will be waived upon Death / TPD / diagnosis of a Covered CI of the Payor.

Gibraltar BSN Payor Enhanced (Family Income)

Company will pay monthly income benefit upon Death / TPD / diagnosis of a Covered CI of the Payor.

Gibraltar BSN Lady Plus

Specially designed for females for coverage on Female Diseases and Reconstructive Surgery.

Please refer to the Sales Illustration, Product Disclosure Sheet and Policy Contract for detailed information of the riders.

Surrender Benefit

If you decide to surrender your policy before maturity, you will receive the Guaranteed Cash Value.

Exclusions



Death Benefit

Death Benefit will not be payable if the Life Assured, whether sane or insane, commits suicide within one (1) year from Issue Date or reinstatement date, whichever is later.

Total and Permanent Disability (TPD) Benefit

TPD benefit will not be payable if caused directly or indirectly from the following:

- attempted suicide while sane or insane; or
- self-inflicted / destruction while sane or insane; or injury sustained while under the influence of drugs or liquor or intoxicating substance; or
- engaging in airborne activity other than as a fare paying passenger or a crew of an aircraft operated by an airline on scheduled commercial route; or
- engaging or performing duties in military, police or aeronautical service; or
- a disease, illness or accident which the Life Assured was suffering from or sustained or diagnosed, before the Issue Date or date of last reinstatement, whichever is later.

45 Critical Illnesses (CI)

CI benefits will not be paid if the CI is directly or indirectly, wholly or partly caused by or resulted:-

- from HIV or HIV related illness or AIDS; or
- from a self-inflicted injury or any attempt thereof whether sane or insane; or
- while or because the Life Assured is under the influence of alcohol, narcotics, drugs or poison or as a result of inhaling gas or fumes.

The list of exclusion is not exhaustive, please refer to Policy Contract for full list of exclusion.

Important Notes



The Guaranteed Cash Value is only applicable after a certain number of full annual premiums have been paid. You may refer to your Sales Illustration for further details on the Guaranteed Cash Value.

TPD coverage starts from Life Assured's attainment of age 6 and expires on the Policy Anniversary on which the Life Assured's age is 65. The benefit payable for TPD is subject to terms & conditions in the Policy Contract.

The benefits payable for CI is subject to terms & conditions in the Policy Contract.

Premium paid for this plan may qualify for tax relief, subject to the final decision of Inland Revenue Board.

You should be satisfied that this plan will best serve your needs and that the premium payable under the policy is an amount that you can afford. A free-look period of 15 days is given for you to review the suitability of the plan after you have received the policy contract. If you cancel the policy and return the policy contract to the Company during this period, all premiums paid, without interest, less any medical expense incurred for medical examination will be refunded to you. The Policy Contract shall be treated as void from inception.

This brochure is for general information only. It is not a contract of insurance. You are advised to refer to the Product Disclosure Sheet, Sales Illustration and Policy Contract for further details on the terms and conditions. If there is any discrepancy between the English, Bahasa Malaysia and Chinese versions of this brochure, the English version shall prevail.

About Gibraltar BSN Life Berhad

Gibraltar BSN Life Berhad is one of Malaysia's fast growing life insurance companies. For over 60 years, we have been protecting dreams by providing relevant and affordable protection solutions that are accessible to Malaysians from all walks of life.

The name Gibraltar BSN represents our lineage to Prudential Financial, Inc (PFI)*, one of the world's largest financial institutions from the United States, and Bank Simpanan Nasional (BSN), a brand with its own history and strong financial heritage in Malaysia. The name 'Gibraltar' and our iconic logo the 'Rock of Gibraltar' both refer to PFI, illustrating over 140 years of rich history and financial strength behind the PFI brand.

As Malaysia's Community Protection Champion, Gibraltar BSN has an extensive and diverse distribution network which comprises head office, 8 branches, nationwide agency force, and over 400 branches belonging to our strategic partner; Bank Simpanan Nasional. For more information on how we can help you protect your dreams, please visit our website at www.gibraltarbsn.com.

*PFI of the United States is not affiliated in any manner with Prudential plc, a company incorporated in the United Kingdom.



Gibraltar BSN

We Protect Dreams

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